

WHAT IS CLAIMED IS:

1. A method for processing insurance claims between a user system and an insurance claim processing system, comprising:

- 5 receiving a message from the user system;
assessing the received message using a data structure language;
performing an action using the insurance claim processing system, wherein the action performed is an action requested in the received message, and wherein the action is performed in response to the insurance claim processing system receiving the message;
10 and
returning a result of the performed action to the user system.

2. The method of claim 1, wherein the action includes a trauma severity calculation.

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3. The method of claim 2, wherein the result includes a trauma severity points value.

4. The method of claim 2, wherein the result includes a recommended
20 settlement amount.

5. The method of claim 1, wherein the action is performed on a database coupled to the insurance claim processing system for at least one insurance claim corresponding with the received message, wherein the corresponding insurance claim is
25 identified in the parsed message.

6. The method of claim 5, wherein the action includes deleting an insurance claim from the database

7. The method of claim 5, wherein the action includes sending information about the insurance claim in the database to the user system.

8. The method of claim 5, wherein the action includes receiving information
5 about an insurance claim to store in the database.

9. The method of claim 1, wherein performing an action includes storing settlement information for an insurance claim.

10. The method of claim 1, wherein an XML document accessible by the
10 insurance claim processing system defines at least one of available actions, protocol to invoke an action, and an expected structure for data received in the message.

11. The method of claim 10, wherein a binding for the XML document
15 includes at least one of the protocol and expected structure for a received message.

12. The method of claim 1, wherein the received message is in a predefined XML format.

13. The method of claim 1, further comprising sending a confirmation
20 message that the requested action was successfully performed from the insurance claim processing system to the user system.

14. The method of claim 1, wherein if the received message is not in a
25 predefined XML format, the received message is ignored.

15. The method of claim 1, wherein if the received message is not in a predefined XML format, an error message is returned to the user system.

16. The method of claim 1, wherein the parsed message includes an insurance claim identifier and an insurance claimant identifier.

17. The method of claim 1, wherein the action includes sending information
5 about an insurance claim, and wherein the parsed message includes an XML tag name for a requested piece of data.

18. The method of claim 1, wherein the action comprises importing insurance claim data and wherein the received message includes an XML tag name for data to be
10 imported.

19. The method of claim 1, wherein the action includes updating settlement information for an insurance claim in the database and wherein the data in the received message includes a settlement date and/or settlement amount.

20. The method of claim 1, wherein the data in the received message includes at least one of insurance claimant information, insured information, adjustments, and settlement information.

21. The method of claim 1, wherein data in the received message includes a
20 diagnostic code.

22. The method of claim 1, wherein the action includes storing information about an insurance claim and wherein the information to be stored is reviewed prior to
25 being stored in a database to determine if a demonstrable injury exists.

23. The method of claim 1, wherein the action includes retrieving information about an insurance claim, and wherein if no XML tag name is specified in the received message, substantially all of the data for the insurance claim is sent to the user system.

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24. An insurance claim processing system, comprising:

a CPU;

a memory coupled to the CPU, wherein the memory comprises program instructions executable to implement:

5 receiving a message from the user system;

assessing the received message using a data structure language

performing an action using the insurance claim processing system, wherein the action performed is an action requested in the received message, and wherein the action is performed in response to the insurance claim processing system receiving the

10 message; and

returning a result of the performed action to the user system.

25. The system of claim 24, wherein the action includes a trauma severity calculation.

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26. The system of claim 25, wherein the result includes a trauma severity points value.

27. The system of claim 25, wherein the result includes a recommended
20 settlement amount.

28. The system of claim 24, wherein the action is performed on a database coupled to the insurance claim processing system for at least one insurance claim corresponding with the received message, wherein the corresponding insurance claim is
25 identified in the parsed message.

29. The system of claim 28, wherein the action includes deleting an insurance claim from the database

30. The system of claim 28, wherein the action includes sending information about the insurance claim in the database to the user system.

31. The system of claim 28, wherein the action includes receiving information
5 about an insurance claim to store in the database.

32. The system of claim 24, wherein performing an action includes storing settlement information for an insurance claim.

10 33. The system of claim 24, wherein an XML document accessible by the insurance claim processing system defines at least one of available actions, protocol to invoke an action, and an expected structure for data received in the message.

34. The system of claim 33, wherein a binding for the XML document
15 includes at least one of the protocol and expected structure for a received message.

35. The system of claim 24, wherein the received message is in a predefined XML format.

20 36. The system of claim 24, wherein the program instructions are further executable to implement sending a confirmation message that the requested action was successfully performed from the insurance claim processing system to the user system.

37. The system of claim 24, wherein if the received message is not in a
25 predefined XML format, the received message is ignored.

38. The system of claim 24, wherein if the received message is not in a predefined XML format, an error message is returned to the user system.

39. The system of claim 24, wherein the parsed message includes an insurance claim identifier and an insurance claimant identifier.

40. The system of claim 24, wherein the action includes sending information
5 about an insurance claim, and wherein the parsed message includes an XML tag name for a requested piece of data.

41. The system of claim 24, wherein the action comprises importing insurance claim data and wherein the received message includes an XML tag name for data to be
10 imported.

42. The system of claim 24, wherein the action includes updating settlement information for an insurance claim in the database and wherein the data in the received message includes a settlement date and/or settlement amount.
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43. The system of claim 24, wherein the data in the received message includes at least one of insurance claimant information, insured information, adjustments, and settlement information.

20 44. The system of claim 24, wherein data in the received message includes a diagnostic code.

45. The system of claim 24, wherein the action includes storing information about an insurance claim and wherein the information to be stored is reviewed prior to
25 being stored in a database to determine if a demonstrable injury exists.

46. The system of claim 24, wherein the action includes retrieving information about an insurance claim, and wherein if no XML tag name is specified in the received message, substantially all of the data for the insurance claim is sent to the user system.
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47. A carrier medium comprising program instructions, wherein the program instructions are executable to implement:

receiving a message from the user system;

assessing the received message using a data structure language;

5 performing an action using the insurance claim processing system, wherein the action performed is an action requested in the received message, and wherein the action is performed in response to the insurance claim processing system receiving the message; and

returning a result of the performed action to the user system.

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48. The carrier medium of claim 47, wherein the action includes a trauma severity calculation.

49. The carrier medium of claim 48, wherein the result includes a trauma
15 severity points value.

50. The carrier medium of claim 48, wherein the result includes a recommended settlement amount.

20 51. The carrier medium of claim 47, wherein the action is performed on a database coupled to the insurance claim processing system for at least one insurance claim corresponding with the received message, wherein the corresponding insurance claim is identified in the parsed message.

25 52. The carrier medium of claim 51, wherein the action includes deleting an insurance claim from the database

53. The carrier medium of claim 51, wherein the action includes sending information about the insurance claim in the database to the user system.

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54. The carrier medium of claim 51, wherein the action includes receiving information about an insurance claim to store in the database.

55. The carrier medium of claim 47, wherein performing an action includes
5 storing settlement information for an insurance claim.

56. The carrier medium of claim 47, wherein an XML document accessible by the insurance claim processing system defines at least one of available actions, protocol to invoke an action, and an expected structure for data received in the message.
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57. The carrier medium of claim 56, wherein a binding for the XML document includes at least one of the protocol and expected structure for a received message.

58. The carrier medium of claim 47, wherein the received message is in a
15 predefined XML format.

59. The carrier medium of claim 47, wherein the program instructions are further executable to implement sending a confirmation message that the requested action was successfully performed from the insurance claim processing system to the user
20 system.

60. The carrier medium of claim 47, wherein if the received message is not in a predefined XML format, the received message is ignored.

25 61. The carrier medium of claim 47, wherein if the received message is not in a predefined XML format, an error message is returned to the user system.

62. The carrier medium of claim 47, wherein the parsed message includes an insurance claim identifier and an insurance claimant identifier.
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63. The carrier medium of claim 47, wherein the action includes sending information about an insurance claim, and wherein the parsed message includes an XML tag name for a requested piece of data.

5 64. The carrier medium of claim 47, wherein the action comprises importing insurance claim data and wherein the received message includes an XML tag name for data to be imported.

10 65. The carrier medium of claim 47, wherein the action includes updating settlement information for an insurance claim in the database and wherein the data in the received message includes a settlement date and/or settlement amount.

15 66. The carrier medium of claim 47, wherein the data in the received message includes at least one of insurance claimant information, insured information, adjustments, and settlement information.

 67. The carrier medium of claim 47, wherein data in the received message includes a diagnostic code.

20 68. The carrier medium of claim 47, wherein the action includes storing information about an insurance claim and wherein the information to be stored is reviewed prior to being stored in a database to determine if a demonstrable injury exists.

25 69. The carrier medium of claim 47, wherein the action includes retrieving information about an insurance claim, and wherein if no XML tag name is specified in the received message, substantially all of the data for the insurance claim is sent to the user system.